

Substitute for form 1449A&B/PTO			<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>			<i>Application Number</i>	09/981,626
			<i>Filing Date</i>	October 16, 2001
			<i>First Named Inventor</i>	Peter Melchior
			<i>Art Unit</i>	3689
			<i>Examiner Name</i>	Paul R. Fisher
(Use as many sheets as necessary)			<i>Attorney Docket Number</i>	027392-000410US
Sheet	1	of	1	

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	Number Kind Code <sup>2</sup> (if known)			

FOREIGN PATENT DOCUMENTS								
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
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NON PATENT LITERATURE DOCUMENTS					
Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS); title of the article (when appropriate); title of the item (book, magazine, journal, serial, symposium, catalog, etc.); date, page(s), volume-issue number(s), publisher, city and/or country where published.			T <sup>2</sup>
	AC	Office action in related US Application Serial No. 09/981,645 mailed August 24, 2009.			<input type="checkbox"/>
	AD	Thomas B. McVey (*Financing International Trade Transactions*, The International Executive (1986-1998); Sep/Oct 1989; 31,2:ABI/INFORM Global)			
	AE	Blades, W. Robert "Taking the fear out of 'factor' financing", CA Magazine. Toronto: Dec 1994. Vol. 127, Iss. 10; pg. 46, 2 pgs			
	AF	Avery Wiener Katz "An economic analysis of the guaranty contract"; The University of Chicago Law Review. Chicago: Winter 1999. Vol. 66, Iss. 1; pg. 47, 70 pgs			
	AG	Jarman ("Emerging Firms Get Vital Support at Pillar", Jarman, Max. Arizona Business Gazette, Phoenix: May 01, 1992, Vol. 112, Iss 17; Sec 1 pg.3)			

Examiner Signature		Date Considered	
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\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

<sup>1</sup> Applicant's unique citation designation number (optional). <sup>2</sup> Applicant is to place a check mark here if English language Translation is attached.